CLAIMS

What is claimed is:

1. A method for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said method comprising steps

5 of:

       a. receiving unrestricted identification data from said applicant;

       b. retrieving all master templates associated with said identification data;

       c. receiving a live image of a biometric sample from said applicant;

       d. generating a live template from said live image; and

10   e. consummating said transaction if said live template corresponds to said master template according to predefined criteria and if said system receives authorization for said consummation when a flag is set against said identification data.

2.   The method of claim 1 wherein said transaction comprises a non-financial transaction.

3.   The method of claim 1 wherein said transaction comprises a financial transaction.

4.   The method of claim 1 wherein said flag is set against primary identification data.

5.   The method of claim 1 wherein said flag is set against secondary identification data.

6.   The method of claim 1 wherein said flag is set against financial account data.

7.   The method of claim 1 further comprising an additional step of presenting flag data if said flag is set.

8.   The method of claim 7 wherein said system consummates said transaction based on receipt of authorization based on said presentation.

9.   The method of claim 1 wherein said authorization precedes said consummation.

10.   The method of claim 1 wherein said system stores multiple master templates for each biometric sample for said applicant.

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11.   The method of claim 1 wherein said biometric sample comprises a fingerprint.

12.   The method of claim 1 wherein said biometric sample comprises a voiceprint.

13.   The method of claim 1 wherein said biometric sample comprises a handprint.

14.   The method of claim 1 wherein said biometric sample comprises hand writing.

15.   The method of claim 1 wherein said biometric sample comprises hand geometry.

16.   The method of claim 1 wherein said biometric sample comprises facial geometry.

17.   The method of claim 1 wherein said biometric sample comprises facial
recognition.

18.   The method of claim 1 wherein said biometric sample comprises a retinal scan.

19.   The method of claim 1 wherein said biometric sample comprises an iris scan.

20.   The method of claim 1 wherein said biometric sample comprises thermal imaging.

21.   A method for consummating a transaction based on transactional histories in a

biometric verification system that stores enrollment data and identification data comprising

primary identification data, secondary identification data, if any, financial account data, if any,

and a master template for each biometric sample for an applicant, said method comprising steps

5   of:

> a. receiving unrestricted identification data from said applicant;
>
> b. retrieving all master templates associated with said identification data;
>
> c. receiving a live image of a biometric sample from said applicant;
>
> d. generating a live template from said live image; and
>
> e. consummating said transaction with rapid approval if said live template corresponds to said master template according to predefined criteria and if additional predefined criteria for said applicant have been set for said rapid approval.

22.   The method of claim 21 wherein said transaction comprises a non-financial transaction.

23.   The method of claim 21 wherein said transaction comprises a financial transaction.

24.   The method of claim 21 wherein said system stores multiple master templates for each biometric sample for said applicant.

25.   The method of claim 21 wherein said biometric sample comprises a fingerprint.

26.   The method of claim 21 wherein said biometric sample comprises a voiceprint.

27.   The method of claim 21 wherein said biometric sample comprises a handprint.

28.   The method of claim 21 wherein said biometric sample comprises hand writing.

29.   The method of claim 21 wherein said biometric sample comprises hand geometry.

30.   The method of claim 21 wherein said biometric sample comprises facial geometry.

31.   The method of claim 21 wherein said biometric sample comprises facial

recognition.

32.   The method of claim 21 wherein said biometric sample comprises a retinal scan.

33.   The method of claim 21 wherein said biometric sample comprises an iris scan.

34.   The method of claim 21 wherein said biometric sample comprises thermal

imaging.

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35.   A computer-readable storage medium comprising computer executable code for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said code instructing a computer to operate as follows:

a. receive unrestricted identification data from said applicant;

b. retrieve all master templates associated with said identification data;

c. receive a live image of a biometric sample from said applicant;

d. generate a live template from said live image; and

e. consummate said transaction if said live template corresponds to said master template according to predefined criteria and if said system receives authorization for said consummation when a flag is set against said identification data.

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36. The system of claim 35 wherein said transaction comprises a non-financial transaction.

37. The system of claim 35 wherein said transaction comprises a financial transaction.

38. The system of claim 35 wherein said flag is set against primary identification data.

39. The system of claim 35 wherein said flag is set against secondary identification data.

40. The system of claim 35 wherein said flag is set against financial account data.

41. The system of claim 35 further comprising additional code for presenting flag data if said flag is set.

42. The system of claim 41 wherein said system consummates said transaction based on receipt of selection from said presentation.

43. The system of claim 35 wherein said authorization precedes said consummation.

44. The system of claim 35 wherein said system stores multiple master templates for each biometric sample for said applicant.

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45.   The system of claim 35 wherein said biometric sample comprises a fingerprint.

46.   The system of claim 35 wherein said biometric sample comprises a voiceprint.

47.   The system of claim 35 wherein said biometric sample comprises a handprint.

48.   The system of claim 35 wherein said biometric sample comprises hand writing.

49.   The system of claim 35 wherein said biometric sample comprises hand geometry.

50.   The system of claim 35 wherein said biometric sample comprises facial geometry.

51.   The system of claim 35 wherein said biometric sample comprises facial recognition.

52.   The system of claim 35 wherein said biometric sample comprises a retinal scan.

53.   The system of claim 35 wherein said biometric sample comprises an iris scan.

54.   The system of claim 35 wherein said biometric sample comprises thermal imaging.

55.   A computer-readable storage medium comprising computer executable code for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said code instructing a computer to operate as follows:

    a. receive unrestricted identification data from said applicant;

    b. retrieve all master templates associated with said identification data;

    c. receive a live image of a biometric sample from said applicant;

    d. generate a live template from said live image; and

    e. consummate said transaction with rapid approval if said live template corresponds to said master template according to predefined criteria and if additional predefined criteria have been satisfied for said rapid approval.

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56. The system of claim 55 wherein said transaction comprises a non-financial transaction.

57. The system of claim 55 wherein said transaction comprises a financial transaction.

58. The system of claim 55 wherein said system stores multiple master templates for each biometric sample for said applicant.

59. The system of claim 55 wherein said biometric sample comprises a fingerprint.

60. The system of claim 55 wherein said biometric sample comprises a voiceprint.

61. The system of claim 55 wherein said biometric sample comprises a handprint.

62. The system of claim 55 wherein said biometric sample comprises hand writing.

63. The system of claim 55 wherein said biometric sample comprises hand geometry.

64. The system of claim 55 wherein said biometric sample comprises facial geometry.

65. The system of claim 55 wherein said biometric sample comprises facial recognition.

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66.   The system of claim 55 wherein said biometric sample comprises a retinal scan.

67.   The system of claim 55 wherein said biometric sample comprises an iris scan.

68.   The system of claim 55 wherein said biometric sample comprises thermal

imaging.